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CERTNYS



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August 11, 2004

Mr. Brian Johnson
Branch Chief
Securities and Exchange Commission
Branch of Filer Support 2
Room 1004 -- STOP/1-4
450 Fifth Street, NW
Judiciary Plaza
Washington, DC 20549

Dear Mr. Johnson:

The New York Stock Exchange certifies approval for listing and registration under the Securities Exchange Act of 1934, Accredited Mortgage Loan REIT Trust, Series A Perpetual Cumulative Preferred Shares (and the Guarantee by Accredited Home Lenders Holding Co. with respect thereto) and requests immediate acceleration of registration. Adequate distribution assured. Form 8-A received on August 11, 2004. Tentative listing date -- Not yet determined.

Sincerely,

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